

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:	Robyn L. Goff)		
)		
	Debtor.)		Case No. 3:13-bk-30976-KRH
)		Chapter 13
SSN:	xxx-xx-7125)		
)		
Address:	7506 Flag Tail Dr)		
	Midlothian, VA 23112)		
)		
	Robyn L. Goff)		
	Plaintiff)		
)		
v.)		AP No. 3:13-AP-3142-KRH
)		
FIA Card Services, N.A.)		
)		
)		
)		
	Defendant.)		
)		
)		

ORDER ON MOTION FOR DEFAULT JUDGMENT

1. This Court has original jurisdiction over this action pursuant to 28 U.S.C. 1334.

2. Ms. Goff has commenced this case by filing, on February 25, 2013, a voluntary petition for relief under Chapter 13 of Title 11 of the United States Code, in the United States Bankruptcy Court for the Eastern District of Virginia, Richmond Division.

3. FIA Card Services, N.A. is the holder of a default judgment against Ms. Goff, secured by a Judgment Lien, on a parcel of real property commonly known as 7506 Flag Tail Dr., Midlothian, VA 23112, Ms. Goff's primary residence, with a legal description of

All that certain lot, piece or parcel of land with improvements thereon and appurtenances thereto belonging, lying and being in Matoaca Magisterial District, in the County of Chesterfield, Virginia, known and designated as Lot 10, Block E, Deer Run Section 4, as shown on a plat of subdivision prepared by E. D. Lewis & Associates, dated January 3, 1989, and recorded September 6, 1989, in the Clerk's office Circuit Court Chesterfield County, Virginia in Plat Book 67, pages 82 and 83, reference to which plat is made for a more particular description of the property being conveyed herein.

4. At the time of the bankruptcy, the principal residence was worth approximately \$143,300 (per CMA performed by Douglas Compton), \$152,800 (2012 Tax Assessed Value), \$149,300 (2013 Tax Assessed Value) and per Zillow, a range of between \$138,000 and

\$158,000, and was subject to a First Deed of Trust with a balance of approximately \$178,675.42 being serviced by Bank of America, NA. (See Proof of Claim #4, submitted by Robyn Pepin, attorney and authorized agent of Bank of America, NA).

5. At the time of the Bankruptcy, the judgment lien, on information and belief, was held by FIA Card Services, N.A., the owner of the judgment lien recorded at Book 302 pages 0355-0356.
6. No security existed for the Judgment Lien. This continues to be the case.

THEREFORE it is ORDERED that FIA Card Services, N.A.'s Judgment Lien is avoided pursuant to 11 U.S.C. §522(f) and 11 U.S.C. §506 and treated as an unsecured debt.

ENTERED: Nov 20 2013

/s/ Kevin R. Huennekens

Kevin R. Huennekens, Judge
US Bankruptcy Court, Eastern District of Virginia
Richmond Division

Entered on Docket: Nov 21 2013

I ASK FOR THIS

BY COUNSEL: /s/ Jason M. Krumbein, Esq.
Jason M. Krumbein, Esq. VSB 43538
Counsel for the Debtor(s) in Bankruptcy
5310 Markel Road, Suite 102
Richmond, VA 23230
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jkrumbein@krumbeinlaw.com

CERTIFICATE OF ENDORSEMENT PURSUANT TO LBR 9022-1

I certify that all necessary parties have endorsed the foregoing order

BY COUNSEL: /s/ Jason M. Krumbein, Esq.
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MAILING MATRIX

BY ECF:

Jason M. Krumbein, Esq. Special Counsel for the Debtor

Pia J. North, Counsel for the Debtor

BY US MAIL

Robyn L. Goff, Debtor, 7506 Flag Tail Dr., Midlothian, VA 23112

FIA Card Services, Inc, c/o Stephen R. Meenan, Esq. Glasser and Glasser, PLC, 580 E. Main St. Suite 600, Norfolk, VA

23510

FIA Card Services, Inc, John R. Cochran, III, CEO, 1100 N. King St, Wilmington, DE 19884